

Information to identify the case:

Debtor 1	Marcus Tse	Social Security number or ITIN	xxx-xx-0819
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-13793-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Marcus Tse

5/31/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Marcus Tse
 Debtor

Case No. 19-13793-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 19

Date Rcvd: May 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2019.

db
 518047262 +Marcus Tse, 20 Hyacinth Lane, Sicklerville, NJ 08081-2525
 518047263 +AT&T Mobility, c/o Credence, PO Box 2390, Southgate, MI 48195-4390
 518047263 +Blaze Credit Card, PO Box 5096, Sioux Falls, SD 57117-5096
 518047268 +Egg Harbor Township Court, 3515 Bargaintown Road, Egg Harbor Township, NJ 08234-8321
 518047269 +GC Services Limited Partnership, PO Box 1545, Houston, TX 77251-1545
 518047270 +KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 518047271 +Nationstar Mortgage, dba Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019-4620
 518047273 +PayPal Credit, PO Box 5138, Timonium, MD 21094-5138
 518047275 +State of NJ-Motor Vehicle Commission, Administrative Unit, 225 East State Street, Trenton, NJ 08666-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 01 2019 00:35:24 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 01 2019 00:35:20 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 518047261 +EDI: AMEREXPR.COM Jun 01 2019 03:53:00 American Express, PO Box 981535, El Paso, TX 79998-1535
 518047264 +E-mail/Text: cms-bk@cms-collect.com Jun 01 2019 00:34:59 Capital Management Services, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 518047265 +EDI: CHASE.COM Jun 01 2019 03:53:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
 518047266 +EDI: RCSFNBMARIN.COM Jun 01 2019 03:53:00 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
 518047267 EDI: DISCOVER.COM Jun 01 2019 03:53:00 Discover Card, PO Box 30943, Salt Lake City, UT 84130
 518047272 +EDI: MERRICKBANK.COM Jun 01 2019 03:53:00 Ollo Card Services, PO Box 9222, Old Bethpage, NY 11804-9222
 518047274 +E-mail/Text: bk@rgsfincial.com Jun 01 2019 00:34:10 RGS Financial, Inc., PO Box 852039, Richardson, TX 75085-2039
 518047276 +EDI: WFFC.COM Jun 01 2019 03:53:00 Wells Fargo, PO Box 10347, Des Moines, IA 50306-0347
 TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,
 nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com, diana.janansky@flastergreenberg.com,
 dss@trustesolutions.net
 Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
 jackie.parsio@flastergreenberg.com, diana.janansky@flastergreenberg.com, dss@trustesolutions.net
 Jill T. Bryan on behalf of Debtor Marcus Tse jtb.assistant1@verizon.net
 Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6